

To: I + May CONCERN

WDVA USDC Case #  
3:20-cv-00044

Here is some papers to show  
that I filed Chapter 7 Bankruptcy. I don't  
know what this is because I filed chapter 7  
on all my debt. I don't have the money to pay  
them back so I had to file. I didn't want to.  
But I had to. Because of this I can't get  
credit for anything.

Thank you,  
Chaitz Shaffer

CLERK'S OFFICE U.S. DISTRICT COURT  
AT CHARLOTTESVILLE, VA  
FILED

OCT 21 2024

LAURA A. AUSTIN, CLERK  
BY: S. Mah  
DEPUTY CLERK

Fill in this information to identify your case:

United States Bankruptcy Court for the:

EASTERN DISTRICT OF TENNESSEE, NORTHEASTERN DIVISION

Case number (if known) \_\_\_\_\_

Chapter you are filing under:

☒ Chapter 7☐ Chapter 11☐ Chapter 12☐ Chapter 13☐ Check if this is an amended filing**Official Form 101****Voluntary Petition for Individuals Filing for Bankruptcy**

12/22

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint* case—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Identify Yourself****About Debtor 1:****About Debtor 2 (Spouse Only in a Joint Case):****1. Your full name**

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

Charity

First name

Joan

Middle name

Shaffer.

Last name and Suffix (Sr., Jr., II, III)

First name \_\_\_\_\_

Middle name \_\_\_\_\_

Last name and Suffix (Sr., Jr., II, III) \_\_\_\_\_

**2. All other names you have used in the last 8 years**

Include your married or maiden names and any assumed, trade names and *doing business as* names.

Do NOT list the name of any separate legal entity such as a corporation, partnership, or LLC that is not filing this petition.

**3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)**xxx-xx-2970

## LOCAL FORM 9036.1

**U.S. BANKRUPTCY COURT**  
**EASTERN DISTRICT OF TENNESSEE, NORTHEASTERN DIVISION**

In re: Charity Joan Shaffer

Debtor(s)

Case No. \_\_\_\_\_

**DEBTOR ELECTRONIC NOTICING ELECTION (DeBN)****CHECK ONLY ONE BOX FOR THE APPLICABLE SECTION BELOW:**

☐ **INITIAL REQUEST:** (Check this box to begin receiving notices and orders from the U.S. Bankruptcy Court via email):  
Pursuant to Bankruptcy Rule 9036, I hereby request receipt of court notices and orders via email, instead of U.S. mail, from the Bankruptcy Noticing Center (BNC) through the U.S. Bankruptcy Court's Debtor Electronic Bankruptcy Noticing (DeBN) program.

I understand that this request is limited to receipt of only notices and orders filed by the U.S. Bankruptcy Court. I will continue to receive documents filed by all other parties, such as the trustee and creditors, via U.S. mail or in person pursuant to court rules.

I understand that I will receive electronic notice of any documents filed by the court in any current or future bankruptcy or adversary case from any bankruptcy court district in which I am listed with the same name and address, including cases where I am listed as a creditor.

I understand that the first time the BNC receives an email bounce-back (undeliverable email), my DeBN account will be automatically disabled. I will then receive notices and orders via U.S. mail, and I must file an updated request form if I wish to reactivate my account.

I understand that enrollment in DeBN is completely voluntarily, and I may file a request to deactivate my account at any time.

☒ **INITIAL DECLINE:** (Check this box to decline receiving notice and orders from the U.S. Bankruptcy Court via email)

☐ **UPDATE TO ACCOUNT INFORMATION:** (Check this box to make changes to your existing DeBN account)

I request the following update(s) to my DeBN account:

- ☐ I have a new email address as indicated below.
- ☐ I filed a new bankruptcy case, and I have an existing DeBN account. Please review my account to ensure my name and address in my account match this new case.
- ☐ I request reactivation of my DeBN account so that I may receive court notices and orders via email, instead of U.S. mail.

☐ **REQUEST TO DEACTIVATE ELECTRONIC NOTICING:** (Check this box to request deactivation of your DeBN account)

I request deactivation of my DeBN account. I understand that by deactivating my account, I will begin receiving notices and orders filed by the U.S. Bankruptcy Court via U.S. mail, instead of email.

I understand that I will continue to receive electronic notices until such time as the Court has deactivated my account.

*I am a debtor in this bankruptcy case, or the debtor's authorized representative if the debtor is a business, and I have read the applicable section check-marked above and understand and agree to the terms and conditions set forth therein. Neither the U.S. Bankruptcy Court nor the BNC bears any liability for errors resulting from the information I have submitted on this form.*

**Each debtor must file a separate form.**

Signature /s/ Charity Joan ShafferDate: December 15, 2022Print Name (and title if not the debtor): Charity Joan Shaffer

Email Address (type or print clearly): \_\_\_\_\_

For more information about the DeBN program, visit the Court's website at: [www.tnebn.uscourts.gov](http://www.tnebn.uscourts.gov).

(12/15)

B2030 (Form 2030) (12/15)

**United States Bankruptcy Court**  
**Eastern District of Tennessee, Northeastern Division**

In re Charity Joan Shaffer

Debtor(s)

Case No.

Chapter

7

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$	<u>1,350.00</u>
Prior to the filing of this statement I have received .....	\$	<u>1,350.00</u>
Balance Due .....	\$	<u>0.00</u>

2. The source of the compensation paid to me was:  
☒ Debtor      ☐ Other (specify):
3. The source of compensation to be paid to me is:  
☒ Debtor      ☐ Other (specify):
4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.  
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  
a. [Other provisions as needed]
6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

December 15, 2022

*Date*

/s/ Jeremy D. Jones BPR#032527

Jeremy D. Jones BPR#032527

*Signature of Attorney*

**Dean Greer & Associates**

**2809 East Center Street**

**P. O. Box 3708**

**Kingsport, TN 37664**

**423-246-1988**

**bankruptcy@deangreer.com**

*Name of law firm*

**United States Bankruptcy Court**  
**Eastern District of Tennessee, Northeastern Division**

In re Charity Joan Shaffer

Debtor(s)

Case No.

Chapter

7

**CERTIFICATE OF SERVICE**

I hereby certify that on December 15, 2022, a copy of Debtor's Statement of Intention was served electronically to the U.S. Trustee and Chapter 7 Trustee and by United States mail, first class, postage prepaid to the following:

**World Acceptance Corporation**  
**Attn: Bankruptcy**  
**PO Box 6429**  
**Greenville, SC 29606**

**World Finance Corporation of Tennessee**  
**c/o C T Corporation System**  
**Registered Agent**  
**300 Montvue Road**  
**Knoxville, TN 37919-5546**

**World Finance Corporation of TN**  
**104 S. Main St., Suite 400**  
**Greenville, SC 29601-2711**

/s/ Jeremy D. Jones BPR#032527

**Jeremy D. Jones BPR#032527**  
**Dean Greer & Associates**  
**2809 East Center Street**  
**P. O. Box 3708**  
**Kingsport, TN 37664**  
**423-246-1988**  
**bankruptcy@deangreer.com**

**LOCAL FORM 1007.1**  
**United States Bankruptcy Court**  
**Eastern District of Tennessee, Northeastern Division**

In re Charity Joan Shaffer

Debtor(s)

Case No.  
Chapter 7

**STATEMENT REGARDING PAYMENT ADVICES OR OTHER EVIDENCE OF PAYMENT**

**CERTIFICATION OF DEBTOR**

I hereby certify under penalty of perjury that

- ☒ attached hereto are copies of all payment advices or other evidence of payment [such as paycheck stubs, direct deposit advices, statements of payment, etc.] that I have received from an employer within 60 days before the date of the filing of the petition, with all but the last four digits of the debtor's social security number redacted,\*

or

- ☐ I did not receive any such documents from an employer within 60 days before the date of the filing of the petition.

**CERTIFICATION OF JOINT DEBTOR**

I hereby certify under penalty of perjury that

- ☐ attached hereto are copies of all payment advices or other evidence of payment [such as paycheck stubs, direct deposit advices, statements of payment, etc.] that I have received from an employer within 60 days before the date of the filing of the petition, with all but the last four digits of the debtor's social security number redacted,\*

or

- ☐ I did not receive any such documents from an employer within 60 days before the date of the filing of the petition.

/s/ Charity Joan Shaffer

**[SIGNATURE OF DEBTOR]**

**[SIGNATURE OF JOINT DEBTOR]**

Date: December 15, 2022

Date: \_\_\_\_\_

\* Other evidence of payment may consist of the debtor's most recent paycheck stub showing year-to-date earnings if the debtor has worked the same job the last 60 days before the date of the filing of the petition.

Ad Astra Recovery  
7330 West 33rd Street North  
Suite 118  
Wichita, KS 67205

Advance Financial LLC  
c/o Registered Agents, Inc  
Registered Agent  
5810 Shelby Oaks Drive  
Memphis, TN 38134-7315

American Web Loan  
522 North 14th Street, Box 130  
Ponca City, OK 74601

Comenity Bank/Victoria Secret  
Attn: Bankruptcy  
Po Box 182125  
Columbus, OH 43218

Comenity Bank/Wayfair  
Attn: Bankruptcy  
Po Box 182125  
Columbus, OH 43218

Covington Credit  
Attn: Bankruptcy  
Po Box 1947  
Greenville, SC 29602

Credit Central  
1391 Volunteer Pkwy  
Bristol, TN 37620

Eastman Credit Union  
Attn: Bankruptcy  
Po Box 1989  
Kingsport, TN 37662

Easy Money  
2221 N. Roan Street, #1  
Johnson City, TN 37601

FBCS  
330 S. Warminister Rd.  
Suite 353  
Hatboro, PA 19040

FirstSource Advantage, LLC  
P.O. Box 628  
Buffalo, NY 14240-0628

General Sessions Court  
801 Anderson Street  
Bristol, TN 37620

Harpeth Financial Services, LLC  
d/b/a Advance Financial 24/7  
100 Oceanside Drive  
Nashville, TN 37204

Harpeth Financial Services, LLC  
c/o John Cheadle, Jr., Esq.  
2404 Crestmoor Road  
Nashville, TN 37215-2006

Kohls/Capital One  
Attn: Credit Administrator  
Po Box 3043  
Milwaukee, WI 53201

Midland Credit Management  
PO Box 301030  
Los Angeles, CA 90030

National Credit Adjusters  
P.O. Box 3023  
327 W. 4th St.  
Hutchinson, KS 67504-3023

Plain Green Loans  
93 Mack Road, Suite 600  
Box Elder, MT 59521

Service Loan South  
Attn: Bankruptcy  
Po Box 2935  
Gainesville, GA 30503

Target Nb  
C/O Financial & Retail Services  
Mailstop BT PO Box 9475  
Minneapolis, MN 55440

Truist Bank  
1280 Volunteer Parkway  
Bristol, TN 37620

Truist Bank  
c/o C T Corporation System  
Registered Agent  
300 Monrvue Road  
Knoxville, TN 37919-5546

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